

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor:	CARRAGHER, Philip, et al.	)	
Title:	SYSTEM FOR CARD ACTIVITY-BASED MORTGAGE CREDITING	)	<b>Certificate of Transmission</b>
Serial No:	09/604,696	)	I hereby certify that this correspondence is being facsimile
Confirm. No:	4961	)	transmitted to the USPTO at Fax No. 571-273-8300, filed
Filing Date:	June 26, 2000	)	electronically via the USPTO EFS website, or deposited with
Art Unit:	3691	)	the United States Postal Service with sufficient postage as first
Examiner:	Gregory Johnson	)	class mail in an envelope addressed to the Commissioner for
		)	Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on the
		)	date indicated below.
		)	
		)	Signed: <u>/John R Linzer #56,972/</u>
		)	John R Linzer
		)	Dated: <u>March 15, 2011</u>

Commissioner for Patents  
United States Patent and Trademark Office  
P.O. Box 1450  
Alexandria, VA 22313-1450

**AMENDMENT**

Sir,

This is in response to the final Office action mailed October 15, 2010 and the Advisory Actions mailed January 7 and January 12, 2011 for the above-identified patent application.

In the claims:

Please amend the claims as follows: